

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Steven Howard Rafer  
DebtorCase No. 18-10050-CPM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-8

User: kbrickner  
Form ID: 309APage 1 of 2  
Total Noticed: 30

Date Rcvd: Nov 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2018.

db +Steven Howard Rafer, 3323 Castle Rock Circle, Land O Lakes, FL 34639-5584  
 27913170 +Ann Rafer, 1 Duncannon Ave., Apt. #4, Worcester, MA 01604-5144  
 27916884 +David C. Pugh, Jr., 23141 Eagle Watch Drive, Land O Lakes, FL 34639-4782  
 27913177 +Durable Medical Equip., Inc., P.O. Box 1259, Dept. #132849, Oaks, PA 19456-1259  
 27913176 +Durable Medical Equip., Inc., 42 Southbridge Street, Auburn, MA 01501-2582  
 27913178 +Fed. Nat. Mortgage Assoc., c/o Orlans, PC, P.O. Box 540540, Waltham, MA 02454-0540  
 27913180 +Federal National Mortgage Association, 14221 Dallas Parkway, Suite #100,  
 Dallas, TX 75254-2951  
 27913182 +Greenwood Credit Union, 2669 Post Rd., Warwick, RI 02886-3076  
 27913188 +Seterus, Inc., 14523 SW Millikan Way #200, Beaverton, OR 97005-2352  
 27913189 +St. Mary's Credit Union, 293 Boston Post Rd. W., Marlborough, MA 01752-4687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: JeffECF@thibaultlawfirm.com Nov 27 2018 23:46:34 Jeffrey R Thibault,  
 Jeffrey R. Thibault, P.A., P.O. Box 341434, Tampa, FL 33694  
 tr EDI: FBASCHARRER.COM Nov 28 2018 04:24:00 Beth Ann Scharrer, Trustee, PO Box 4550,  
 Seminole, FL 33775-4550  
 ust +E-mail/Text: ustregion21.tp.ecf@usdoj.gov Nov 27 2018 23:48:28  
 United States Trustee - TPA7/13, Timberlake Annex, Suite 1200, 501 E Polk Street,  
 Tampa, FL 33602-3949  
 27913169 EDI: AMEREXPR.COM Nov 28 2018 04:24:00 American Express, P.O. Box 981540,  
 El Paso, TX 79998-1540  
 27913171 +EDI: BANKAMER.COM Nov 28 2018 04:24:00 Bank Of America, Nc4-105-03-14, P.O. Box 26012,  
 Greensboro, NC 27420-6012  
 27913172 EDI: BANKAMER.COM Nov 28 2018 04:24:00 Bank of America, P.O. Box 15026,  
 Wilmington, DE 19850-5026  
 27913173 EDI: CAPITALONE.COM Nov 28 2018 04:24:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 27913174 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Nov 27 2018 23:49:04  
 Collection Associates, Inc., Attn: Bankruptcy Dept, P.O. Box 349,  
 Greensburg, IN 47240-0349  
 27913175 +EDI: WFNBN.COM Nov 28 2018 04:24:00 Comenity Capital, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 27913181 +EDI: WFFC.COM Nov 28 2018 04:24:00 Furniturebar, P.O. Box 94498,  
 Las Vegas, NV 89193-4498  
 27913183 +E-mail/Text: resolutions@iccreditunion.com Nov 27 2018 23:48:02 IC Federal Credit Union,  
 Attn: Collections, 300 Bemins Road, Fitchburg, MA 01420-7356  
 27913184 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Nov 27 2018 23:49:06  
 JH Portfolio Debt, Equities, LLC, 5757 Phantom Dr. Ste. 225, Hazelwood, MO 63042-2429  
 27913185 EDI: PRA.COM Nov 28 2018 04:23:00 Portfolio Recovery, Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541  
 27913186 +E-mail/Text: bkdepartment@rtresolutions.com Nov 27 2018 23:47:59 Real Time Resolutions,  
 Attn: Bankruptcy, P.O. Box 36655, Dallas, TX 75235-1655  
 27913187 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 27 2018 23:45:24 Regional Acceptance Co.,  
 111126 N. Mabry Hwy., Tampa, FL 33618  
 27913191 +EDI: RMSC.COM Nov 28 2018 04:24:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 P.O. Box 956060, Orlando, FL 32896-0001  
 27913190 EDI: RMSC.COM Nov 28 2018 04:24:00 Synchrony Bank, Ashley Furniture Home Store,  
 Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061  
 27913192 +EDI: RMSC.COM Nov 28 2018 04:24:00 Synchrony Bank - Lowes, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 27913193 EDI: RMSC.COM Nov 28 2018 04:24:00 Synchrony Bank - Wal-Mart, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 27913194 +EDI: WTRNBANK.COM Nov 28 2018 04:24:00 Target, C/O Financial & Retail Svcs.,  
 Mail Stop NBT, P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27913179 Fed. Nat. Mortgage Assoc., c/o Abigail Chmielecki, Esq., Orlans, PC, P.O. Box 540540  
 TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 113A-8

User: kbrickner  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Nov 27, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2018 at the address(es) listed below:

Beth Ann Scharrer bscharrertrustee@gmail.com,  
fl28@ecfcbis.com;basl@trustesolutions.net;tafch7llc@gmail.com  
Jeffrey R Thibault on behalf of Debtor Steven Howard Rafer JeffECF@thibaultlawfirm.com,  
thibaultlawflec@gmail.com;rjr74536@notify.bestcase.com  
United States Trustee - TPA7/13 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Steven Howard Rafer</b>	Social Security number or ITIN	<b>xxx-xx-1644</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Middle District of Florida</b>		Date case filed for chapter	<b>7 11/21/18</b>
Case number: <b>8:18-bk-10050-CPM</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Howard Rafer	
2. All other names used in the last 8 years		
3. Address	3323 Castle Rock Circle Land O Lakes, FL 34639	
4. Debtor's attorney Name and address	Jeffrey R Thibault Jeffrey R. Thibault, P.A. P.O. Box 341434 Tampa, FL 33694	Contact phone (813) 280-0565 Email: <a href="mailto:JeffECF@thibaultlawfirm.com">JeffECF@thibaultlawfirm.com</a>
5. Bankruptcy Trustee Name and address	Beth Ann Scharrer Trustee PO Box 4550 Seminole, FL 33775-4550	Contact phone 727-392-8031

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Steven Howard Rafer**Case number **8:18-bk-10050-CPM**

<b>6. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555 Tampa, FL 33602	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 813-301-5162  Date: November 27, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	<b>January 3, 2019 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***</b>	Location:  <b>Room 100-A, 501 East Polk St., (Timberlake Annex), Tampa, FL 33602</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: March 4, 2019</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call  
1-866-222-8029.